



STYLE—makes the striking difference between our clothing and the cheap kind.

STYLE—makes the difference between a prepossessing man and a common place individual.

Style costs more, but can you afford to ignore it.

Style is at its cheapest HERE.

SHOES.

There is as much style to a shoe as to a hat—or a suit—the right shoe style is here.

C.H. Berry & Co.
MEN'S & BOYS' OUTFITTERS

ing upon the other. It may also be stated that neither company managed to trust estate. This is the business in which the trusts take charge of properties and manages them in the interest of widows and orphans.

Owned Large Virginia Properties.

The Union Trust Company, the younger of the two, was engaged in a big coal and railroad project in Southwest Virginia. This enterprise is known as the South and Western Railway, and a capitalization of about \$11,000,000 was contemplated. The plan includes the ownership of about 125,000 acres of bituminous coal lands in Southwest Virginia and a railroad which is partly built. It is proposed to extend this railroad from the coal-fields in Wise county, Va., to Lynchburg, N. C. At the latter place connections with the Seaboard Air Line is secured, and it was contemplated to make Southport, N. C., near Wilmington, N. C., a big coal shipping port. The enterprise also included an extension through Kentucky to connect with a line to be built by the Detroit Southern.

Negotiations were in progress for a time for the sale of the South and Western and its coal properties to the Seaboard Air Line, but the deal fell through. It was then proposed to carry out the undertaking as an independent proposition, and in this the Union Trust Company figured, as it did before, as the fiscal agent. A large share of the underwriting was taken by the trust company, which has been unable to raise and sell the new securities, which were to cover the cost of the enterprise.

Not Affected by Others.

As is well known, there have been other financial troubles in Baltimore within a recent period, involving, first, the City Trust and Banking Company, and incidentally the Hammond Ice Company, and then William J. Middendorf & Co., but it is not believed that they have in any way interfered with the day's suspensions.

J. W. Middendorf, speaking for his firm and J. L. Williams & Sons, of Richmond, said today:

"The troubles of the Maryland Trust Company have no relationship with ours. That interest never had any Seaboard interests, nor does it own nor has it ever owned, so far as our knowledge goes, a share of Seaboard stock. Neither my firm nor Mr. Williams owns a dollar to the Maryland Trust Company, nor does that company owe us anything."

The alarming rumors afloat were to the effect that the municipality of Baltimore had millions of its treasure, realized from the Western Maryland Railroad, was being hoarded by the city. Investigation proved, however, that the trust companies announced, that the city had but \$3,000 deposited with the Maryland Trust Company, and this is secured by three bonding companies of this city. While the rumors today have involved inevitable uneasiness, the feeling in financial circles at the close of business was one of confidence that there would be no more failures in this city, and that after a brief period of unrest, business would return to its accustomed channels of security.

CAUSED NOT A RIPLE

No Richmond Institutions Affected by Pig Baltimore Failure.

The failure of the Maryland Trust Company has apparently had but one effect in Richmond—to bring forth strong statements that local financial institutions were in no way connected with the embarrassed company and were never in better shape than at present.

Further statement was made that the embarrassment of John L. Williams & Sons, of this city, and J. William Middendorf & Co., of Baltimore, was in no way responsible for the distress of the Trust Company.

The positive assertion was made here yesterday morning by persons who should know that John L. Williams & Sons did not owe the Maryland Trust Company a cent, and that no business had been done one with the other for several years. It was further declared that if Middendorf & Co. were indebted to the trust company, the amount was small, and could in no way have been responsible for the failure.

DID NOT CAUSE A RIPLE

The news of the application for a receiver for the Maryland company reached the business men yesterday morning promptly through the Stock Exchange, private and news wires. It did not cause a ripple of excitement. Several leading bankers readily responded to requests for statements to be published.

"I am sure," said John J. Egan, president of the First National Bank, said that the failure was likely a purely Baltimore affair, and did not, so far as he knew, involve institutions outside of that city.

"It is fair to say," he continued, "that company's affiliations in New York are strong enough to withstand successfully any strain that might be brought upon them in this event."

Mr. W. M. Hallahan, president of the National Bank of Virginia, said: "None of the institutions that I am connected with have any connection with any institutions in Baltimore or New York that are in trouble. Their business is local, and in no way affects any of the financial institutions of this city. The

Always Remember the Full Name
Laxative Bromo Quinine
Cures a Cold in One Day, Grip in 2 Days

C.H. Berry on every box, 25c

banking institutions of this city are in an exceptionally strong condition."

Messrs. Palmer and Loyd.

Colonel William H. Palmer, president of the City Bank of Richmond, made this statement:

"The failures of the Maryland Trust Company and the Union Trust Company, so far as I am advised, will have no effect in Richmond interests, as they have accepted no business with our banks. The only effect that I can see may be on the stock market, that exhibited on Friday and Saturday signs of substantial recovery."

President James N. Boyd, of the Planters' National Bank, said:

"I am pleased to say that the institutions that I have the honor of being president of, namely, the Planters' National Bank and the Virginia Trust Company, have no connection with the failures of the Maryland Trust Company or the Union Trust Company. I am also pleased to say that none of the failures for the past ninety days has owed either the Planters' National Bank or the Virginia Trust Company a dollar, and we hold none of their collateral of any kind. I cannot see how these or similar failures can affect any of the Richmond institutions, as we have very little to do in Richmond with the Baltimore or New York trust companies."

FOUR KILLED IN THE CRASH

(Continued From First Page.)

heard the agonized cries of the dying and injured.

Wreckage Took Fire.

Several times the wreckage took fire, but the blaze was soon extinguished, each time by ready and willing helpers from among the passengers and people from the country round about, who flocked to the scene as soon as the disaster became known. As soon as possible the work of extinguishing the fire and saving the bodies of the injured was begun and pushed with feverish haste. Engineer Atwell was badly mangled, but his remains were rescued and turned over to an undertaker. The others presented sickening sights as they were taken from the grimy ruins, and the bodies of the dead laid out for identification. The injured were taken out and given emergency attention by Drs. John H. Young and F. J. Gregory, of Keysville. Their sufferings were alleviated and they were taken to Keysville and there made as comfortable as possible.

Several times during the day flames threatened to add their horror to the havoc of the collision, and but for stubborn and vigilant effort would have burned the bodies of the dead. As soon as possible a wrecking crew, working under the supervision of Captain W. T. West, superintendent of the division, got to work by nightfall had made fine progress in clearing away the debris. The track was not even clear when darkness fell upon the scene, but passengers, baggage and mail were transferred around the debris, and as little time as practicable it is hoped by to-day to resume regular service over the road.

The Train Crews.

Train No. 11 consisted of locomotive, and tender, mail car, combination baggage and express car, and two passenger coaches, and a Pullman car. No. 18, which had left Keysville but a few moments before the crash, consisted of locomotive and tender, combination baggage and express car, and two passenger coaches. Train No. 11 was manned by Engineer Charles D. Farmer, one of the most experienced men on the road; Fireman W. J. Jackson (colored), of this city; Postal Clerk N. E. Williams, and Conductor A. T. Atwell. On the other train were Engineer E. H. Atwell, Fireman Daniel Pinchell, Conductor W. J. Budd and Flagman L. S. Dillon.

Engineer E. H. Atwell, Fireman Pinchell, Postal Clerk Williams, who was at work in his car, and Flagman Dillon, who was in the baggage car of No. 18, were all almost instantly killed. The crew of No. 11 were more fortunate. Engineer Farmer had a badly broken leg and other injuries and Conductor Budd and Fireman Jackson on that train and Mr. J. Dorsey Tyler on No. 18 were all more or less seriously injured.

What can be learned of the wreck was clearly the fault of the running crew of the south-bound train, No. 11, which was running on the time of No. 18 after leaving Meherin, No. 11 is due to leave this city at 11:30 P. M., but it was delayed nearly five hours in getting away Sunday night because of the derangement of two oil tank cars and a box car in front of it at Granite, seven miles from Richmond, Sunday night.

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Engines Locked.

The two engines ploughed into each other and locked themselves in a clutch like two dying giants. The combination baggage-express car and the first coach of No. 18 were seriously injured. The mail car and the combination car on No. 11. Having two cars between it and the colliding locomotives, the passenger coaches of train No. 11 suffered less than did those of No. 18, the local train. It was a awful scene of death and destruction before the arrival of the wrecking crew, under the direction of Superintendent W. T. West, who immediately went to the scene. The passengers who escaped injury and those living near the scene immediately went to work extricating the injured and removing the bodies of the killed from the wreck. The injured were taken to Keysville, two miles away, and there cared for. They are all comatose and every-thing possible in the way of surgical attention is being given them.

It is regarded as remarkable that train No. 18 should have been overlooked by the running crew of the south-bound train, as both Engineer Farmer and Conductor Atwell have always been regarded as among the most reliable, and are certainly experienced men in railroad engineering. Farmer particularly is widely known to railway officials as one of the best and safest engineers in the service. He has been running an engine for thirty years, and for the greater part of this period as engineer on a passenger train.

Many of the passengers were severely shaken up and thoroughly alarmed, but others injured than those named. A telegram received by The Times-Dispatch early last night conveyed the information that the track was not then cleared, and that trains were transferred around the wreck. The track will be open by this morning and trains running as usual.

Dead and Injured Here.

The first train to arrive in this city from the scene of the wreck arrived at 10:20 P. M., and was met at the station by a large crowd of the relatives and friends of the dead and injured trainmen, and by many curious spectators. The passengers destined for this city from points beyond the wreck had been transferred at Keysville Engineer Farmer was placed aboard the train and brought to this city. He was taken to his home, No. 15 South Pine Street. The bodies of Engineer Atwell and Fireman Pinchell were brought in on the same train. The other injured

TO CURE A COLD IN ONE DAY
Take Laxative Bromo Quinine Tablets. All druggists refund the money if it fails to cure. E. W. Grove's signature is on each box, 25c.

INTELLECTUAL PURSUITS

EFFECT OF EYE STRAIN

Children Who Are Not to Blame for Their Dullness.

The influence of the eyesight upon intellectual work is more recognized each year by educators, both in this country and Europe, and some of the most important discussions among both teachers and physicians bear upon this subject. One of the most lucid articles treating on the various kinds of eye imperfections is "Eye strain in connection with Headaches, Neuritis and Nervous Diseases," contributed by Charles Lincoln Smith, now stopping at Murphy's.

The most common cause of annoyance and suffering is farsightedness, having its origin in the position of the principal focus or parallel rays of light behind the retina; near-sightedness, in which the rays of light are brought to focus before the retina; errors of refraction, due to the irregular curvature of the cornea and insufficiency or weakness of muscles of the eye-balls. It is useful for both parents and teachers to recognize the seriousness of the symptoms of strain due to any of these eye imperfections. From farsightedness comes easy fatigue or aching sensations in the eye-balls, finally persistent and obstinate muscular irritation and burning pain. The eye strain is felt more particularly at the end of the week. Near-sighted people suffer equal discomfort from working any length of time. Charles Lincoln Smith adds that near-sighted persons squint or blink in order to see at any distance, and that those "dreamy eyes that haunt me ever," about which amorous swains become poetic are usually near-sighted, the dreamy or staring appearance being due to the fact that they see imperfectly at a distance. Persons with errors of refraction suffer often and severely with headaches, dizziness, "flickering" and other nervous disturbances. Those whose eyes are impaired with muscular weakness, headaches, pain over the eyes, neuritis, dizziness, nausea and vague nervous disturbances. So serious is the effect of any imperfections in the eye that the examinations of the eyes of children of school ages would seem to be imperative. Many children have been robbed of their mental vigor and disinclination for study when they were unable to endure the intellectual labor to less congenial occupations through neglect of eye imperfections. The reasonable remedy of the expert is so practicable that its benefit should not be denied the poorest school child.

If you have blurring, dizziness, neuralgia, headache, spots before the eyes, inflammation, watering, trembling, spells, catarrh, burning and smarting of the eyes, various nervous and brain affections, entailing not only positive injury to the sight, but untold misery, call immediately.

Persons remained at Keysville or went to their homes. Flagman Dillon lived at Keysville, and his body was taken thither. Clerk Williams lived in Davidson, N. C., and his body was sent to his home. It is said that the postal clerk was married only a few weeks ago.

MR. FLOOD ALL RIGHT

Rumor that He was Killed in the Wreck is Denied by Him.

A report somehow originated and gained circulation with marvelous rapidity, yesterday morning, that Congressman H. D. Flood, who had been at the end of the Horse Show in this city, had been killed in the Southern Railway wreck at Keysville. Instantly there were hundreds of inquiries, most of which were answered by Colonel Joseph Butt, an intimate friend of Mr. Flood's. Mr. Butt was dazed by the report at first, and was greatly concerned until he learned it to be a rumor, but he was not satisfied until he had located Mr. Flood and heard from him.

The Congressman had left this city Sunday night for Lynchburg by the Norfolk and Western, going to his home in Appomattox, and thence via Lynchburg to Amherst, where he was announced to speak yesterday. Colonel Butt stated that he had no idea Mr. Flood was so widely known in this city, and that he had so many friends here until this solitude and the hundreds of inquiries as to the rumor of his death poured upon him. He could not walk up the street without being stopped a dozen times.

Knowing that Mr. Flood's sister, Mrs. Richard Evelyn Byrd, of Winchester, was in the city, and that he should reach there at once, Colonel Butt acted with vigor and promptness in tracing down and denying it.

To make doubly sure, he wired a friend at Amherst asking whether the Congressman was there, and finally got this answer: "He is actually sitting at his desk at the unfounded report."

"Colonel Joseph Butt, Richmond, Va., I am here and safe. Have been in no wreck. Rumors without foundation." (Signed) "H. D. FLOOD."

Postal Clerks' Remains.

(Special to The Times-Dispatch.)

LEXINGTON, N. C., Oct. 19.—The body of N. E. Williams, the mail clerk, who was killed in the wreck near Meherin, Va., this morning, reached here to-night. Williams, who was about thirty-five years of age, lived at Tyro, near here. He leaves a wife who is in delicate health, and a young child.

General Superintendent Collins, of the Southern, wired her this morning, informing her of her husband's death, expressing his deep sympathy.

SPICY TALK ON CITY BONDS

(Continued From First Page.)

berg, who declared the accountant had misquoted him.

"I said no such thing," shouted the president, arising from his seat on the opposite side of the table, his face flushed with excitement.

CLIMAX COMING.

Captain McCarthy disclaimed any intention of doing him an injustice, and proceeded to dissect the speech in a most vigorous manner. He said that he saw that members of the committee were becoming impatient under the biting remarks of the City Accountant. City Attorney Pollard sat calmly at one end of the table, while at the other sat his honor, the Mayor, reading the afternoon paper.

But the upheaval was near at hand. Captain McCarthy was rasping the plans just presented in his rigorous and characteristic fashion, when there was a whispered conversation on the other side of the table.

Finally Alderman Gunst arose and declared that as a member of the committee he would refuse to sit longer and listen to the dissecting of every point made by members of the committee, and he moved that Captain McCarthy confine his remarks to a discussion of the merits of the Crenshaw plan.

Major Allen took the same view of the matter, and warmly seconded Mr. Gunst's motion.

Meanwhile, there was great confusion in the room, and Captain McCarthy kept on speaking. "I'll obey the mandate of the committee," he said, "but I decline to be shut off by one or two members."

After much pounding of his gavel, Chairman Hargrove succeeded in restoring order, and Mr. Gunst's motion was adopted. Captain McCarthy proceeded, but he had not gone far before he "kicked over the traces," as the saying is.

Mr. Allen, Mr. Crenshaw and other Mr. Crenshaw created some laughter by referring to the speaker as the "City Attorney," and the latter turned and said: "The City Accountant, if you please."

A very amusing colloquy took place between Captain McCarthy and Major Allen. The former was after Mr. Crenshaw for asserting that the next generation would be as good as the present. He denied the proposition, and declared that he was not half so good as his father.

"We will all agree to that," jokingly remarked Mr. Allen. "I don't see how it can be," said Captain McCarthy rejoined; "And I don't reckon your father was especially proud of you." Major Allen joined in the laugh that followed, and Mr. Turpin moved that both propositions be agreed to.

Captain McCarthy said many vigorous things while he was on his feet. He denounced the policy of issuing bonds without providing an adequate sinking fund for their redemption as the "baseless fabrication of a dream. He said it was absurd in its inception and fatal in its results."

BEHEG THEM TO READ.

He often said, in referring to his opinion, "This pamphlet, which I have begged you to read." He offered to give up his watch and quit the city government in twenty-four hours if he could not sustain his contention.

In closing he read a letter from a Richmond lawyer, praising his pamphlet, and when asked for his name replied, "I don't propose to tell you."

The committee arose to another effort last night, and he made to settle the vexed proposition.

Mr. Crenshaw's plan is to issue \$500,000 4 per cent. bonds, to run for thirty-four years.

The auditor is instructed to sell enough to aggregate \$338,231, to meet the 6 per cent. bonds maturing January 1st, 1914. The sinking fund for the redemption of these bonds is to be started on January 1st, 1904, and receive \$15 per cent. per annum, payable semi-annually, for ten years, and used only to extinguish this debt. The fund is to be kept up till October 1st, 1907.

Hampton Institute Gets Bequest.

(By Associated Press.)

NORTHAMPTON, MASS., Oct. 19.—By the terms of the will of the late Elizabeth C. Crenshaw, she has bequeathed to the Hampton Institute, of Tuskegee, Ala., \$10,000, to be used for the education of negroes.

The bequest was made by the late Elizabeth C. Crenshaw, of Tuskegee, Ala., Calhoun colored school, Calhoun, Ala., and the colored Normal, Nashville, Tenn.

HAIR SOFT AS SILK.

New Scientific Treatment Kills Dandruff Germs and Makes Hair Soft.

It is an accepted fact, a proven fact, that dandruff is a germ disease; and it is also a demonstrated fact that Newbro's Herpicide kills the dandruff germ. Without dandruff falling hair would stop and thin hair will thicken. Herpicide not only kills the dandruff germ, but it also makes hair as soft as silk. It is the most delightful hair dressing made. It cleanses the scalp, kills dandruff and keeps it clean and healthy. Holding and irritating are instantly relieved, and permanently cured. There's nothing "just as good." Take no substitute. Ask for "Herpicide." Sold by leading druggists. Send for a sample to The Herpicide Co., Detroit, Mich. Owens & Minor Drug Co., Special Agents.

CONSUL GARRETT DYING WITH YELLOW FEVER

(By Associated Press.)

HUNTINGTON, W. VA., October 19.—A telegram was received to-day to the effect that Alonzo Garrett, United States consul at Laredo, Mexico, is dying of yellow fever. Garrett formerly was a State Senator and lived in this city.

MILLIONAIRE M'KAY DIES. LEGACY TO HARVARD

(By Associated Press.)

NEW YORK, Oct. 19.—Gordon McKay, millionaire inventor of the shoe-making machinery, died at his residence in this city to-day. He was born in 1821.

Mr. McKay had been afflicted with cancer of the stomach. He had been a patron of music, especially the violin, on which he played with an able performance, and in one room in his villa he had instruments of great value. By his death it is understood that Harvard University becomes enriched by something like \$1,000,000.

PAID BLACK MAIL TO SAVE FAMILY

(By Associated Press.)

MANKATO, MINN., Oct. 19.—The Mankato State Bank was closed to-day pending an examination of the books. The assistant cashier, Alfred Buck, has disappeared. He is the only son of Judge Daniel Buck, of this city, a former Justice of the Supreme Court, who is president and owner of half the stock of the bank. A letter from the missing official was found, saying that the shortage of the writer was \$18,700, with the bank, and between \$7,000 and \$8,000 with his father, who had placed personal funds in his possession to loan.

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